

**1/1/2025 EFFECTIVE DATE - SPECIAL OPEN ENROLLMENT**

**Submit Special Open Enrollment Cases to Word & Brown by 12/6/2024**



The Guaranteed Issue Special Open Enrollment period runs from November 15th to December 15th each year for a January 1st effective date.

Carriers are required to offer a special open enrollment window to Small Employers that do not meet carrier participation and/or contribution requirements. These groups must meet all other Underwriting Guidelines.

Small Employers that have struggled to attain coverage due to participation or contribution requirements can obtain coverage during this special open enrollment window.

The UW guide summarizes our carrier partners' deadlines and other important details such as whether or not the listed carrier must be the sole carrier for the group.

Although carriers must lower their contribution requirements, the Affordable Care Act mandates that Applicable Large Employers (ALEs) with 50 or more full-time plus full-time equivalent employees must offer affordable coverage that meets minimum value in order to avoid a 4980H(b) employer penalty. IRS common ownership/controlled group rules apply when determining whether or not an employer is an ALE.

Carrier	Guidelines
	<p>Must be the sole carrier                      Must be complete at submission with all requirements in by 12/15 - no exceptions                      Recertification at renewal: no                      Waivers are not required during this window</p>
	<p>Must be the sole carrier                      Must be complete at submission with all requirements in by 12/15 - no exceptions                      Recertification at renewal: the group must meet participation at the time of renewal                      Waivers are not required during this window</p>

This guide has been created as a quick reference and does not replace the full underwriting guidelines published by each carrier. Please refer to the carrier guidelines for additional information.